### DIRECT LOAN PROGRAM INCOME LIMITS

**STATE:** NEW JERSEY  

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>1 PERSON</th>
<th>2 PERSON</th>
<th>3 PERSON</th>
<th>4 PERSON</th>
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* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH $5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

### GUARANTEED HOUSING PROGRAM INCOME LIMITS

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>1-4 PERSON</th>
<th>5-8 PERSON</th>
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<td>Warren County</td>
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<td>Atlantic County</td>
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<td>Bergen-Passaic Counties</td>
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<td>Burlington, Camden, Gloucester, Salem Counties</td>
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<tr>
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* ADD 8% OF 1-4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, ** MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR THE AVG OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

Revised 6/2022
NEW JERSEY ELIGIBLE AREAS

Atlantic County
All of:
Borough of Buena
Buena Vista Twp.
Corbin City
Egg Harbor City
Estelle Manor
Folsom Borough
Hamiton Twp.
Port Republic City
Weymouth Twp.

Portions of:
Egg Harbor Twp.
Galloway Twp.

Cape May County
All of:
Wildwood City
West Wildwood
Wildwood Crest and contiguous portion of Lower Twp.
North Wildwood

Cumberland County
Entire County except:
Bridgeton
Millville
Vineland

Gloucester County
All of:
Clayton
E. Greenwich Twp.
Elk Twp.
Franklin Twp.
Greenwich Twp.
Harrison Twp.
Logan Twp.
Mantua Twp.
National Park
Newfield
Paulsboro
S. Harrison Twp.
Swedesboro
Woolwich Twp.

Portions of:
Monroe Twp.
West Deptford Twp.

Hunterdon County
Entire county eligible

Middlesex County
All of:
Cranbury Twp.
Helmeta
Jamesburg
Plainsboro Twp.
Spotswood

Monmouth County
All of:
Allentown
Englishtown
Farmingdale
Millstone Twp.
Roosevelt
Upper Freehold Twp.

Portions of:
Colts Neck Twp.
Holmdel Twp.
Wall Twp.

Morris County
All of:
Chester
Chester Twp.
Harding Twp.
Jefferson Twp.
Mendham
Mine Hill
Mt. Arlington Twp.
Mt. Olive Twp.
Netcong
Roxbury Twp.
Washington Twp.

Portions of:
Denville Twp.
Morris Twp.
Randolph Twp.
Rockaway Twp.
Wharton Twp.

Ocean County
All of:
Barnegat Twp.
Eagleswood Twp.
Lacy Twp.
Lakehurst Borough
Little Egg Harbor Twp.
Ocean Twp.
Plumsted Twp.
Stafford Twp.
Tuckerton Borough

Portions of:
Berkley Township

Passaic County
West Milford Twp.

Salem County
Entire County eligible

Somerset County
All of:
Bernardsville Borough
Bedminster Twp.
Branchburg Twp.
Far Hills Borough
Millstone Borough
Montgomery Twp.
Peapack & Gladstone Borough
Rocky Hill Borough

Portions of:
Bernards Twp.

Sussex County
Entire county eligible

Warren County
Entire County except:
Phillipsburg

NO ELIGIBLE AREAS
All of:
Bergen County
Essex County
Hudson County
Union County

Identify eligible areas ONLINE

https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

For more information, please contact your nearest USDA Rural Development Office

New Jersey State Office
521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054

(856) 787-7700

Vineland Area Office
1318 S. Main Road
Bldg. 5, Suite A
Vineland, NJ 08360

(856) 285-7679

Centralized Mailbox:
j direct.origination@usda.gov

Information is also available on our web site at

https://www.rd.usda.gov/nj

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